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<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)	Application Number	09/965,981	
	Filing Date	09/28/2001	
	First Named Inventor	Diane K. Smith	
	Group Art Unit	2161	
	Examiner Name	Unknown	
Total Number of Pages in This Submission	12	Attorney Docket Number	47117/14489

ENCLOSURES (check all that apply)		
<input checked="" type="checkbox"/> Fee Transmittal Form	<input checked="" type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
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<input type="checkbox"/> Amendment / Reply	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
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<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
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<input checked="" type="checkbox"/> Response to Missing Parts/Incomplete Application	Remarks	
<input checked="" type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	John X. Garred, Reg. No. 31,830 Arter & Hadden LLP
Signature	
Date	November 19, 2001

CERTIFICATE OF MAILING	
I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231 on this date: 11/19/2001	
Typed or printed name	Annie Kundel
Signature	
Date	11/19/2001

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Docket No. 47117/14489

PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

IN THE APPLICATION OF : DIANE K. SMITH  
FOR : SOFTWARE FOR FINANCIAL INSTITUTION  
MONITORING AND MANAGEMENT  
SERIAL NO. : 09/965,981  
FILED : September 28, 2001  
ART UNIT : 2161  
DOCKET NO. : 47117/14489

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**LETTER**

BOX MISSING PARTS  
Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

This communication is in response to the Notice to File Missing Parts of Nonprovisional Application - Filing Date Granted dated October 24, 2001, a copy of which is enclosed herewith. Enclosed is a copy of the executed Declaration as signed by the inventor on November 14, 2001. Applicant also hereby submits the enclosed Assignment and Recordation Cover Sheet, including a Statement Under 37 CFR 3.73(b), for filing with the U.S. Patent and Trademark Office.

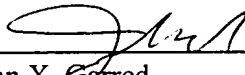
Accordingly, the surcharge of \$130.00 as set forth in 37 CFR 1.16(e) is enclosed with an additional \$40.00 for the Assignment fee. Attached is a check in the amount of \$170.00 for payment of the same. The Commissioner is hereby authorized to charge any additional fees or credit any overpayment associated with this communication to Deposit Account No. 50-0902 (47117/14489).

Applicant requests that the Declaration be entered and made of record in this application. Further, applicant claims priority from Provisional Application No. 60/297,230, entitled SOFTWARE FOR FINANCIAL INSTITUTION MONITORING AND MANAGEMENT, filed June 8, 2001.

Respectfully submitted,

ARTER & HADDEN LLP

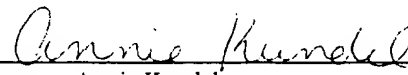
Date: November 19, 2001

  
\_\_\_\_\_  
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**CERTIFICATE OF MAILING UNDER 37 C.F.R. §1.8**

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\_\_\_\_\_  
Name: Annie Kundel



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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/965,981	09/28/2001	Diane K. Smith	47117/14489

23380  
ARTER & HADDEN, LLP  
1100 HUNTINGTON BUILDING  
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CONFIRMATION NO. 5174

## FORMALITIES LETTER



\*OC000000006959847\*

Date Mailed: 10/24/2001

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

*Filing Date Granted*

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.  
*A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.*
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 130.

*A copy of this notice **MUST** be returned with the reply.*

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PART 2 - COPY TO BE RETURNED WITH RESPONSE

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**Title 35, United States Code, Section 184**  
**Title 37, Code of Federal Regulations, 5.11 & 5.15**

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